

**FOR IMMEDIATE RELEASE**

**6 September, 2002**

**PUBLIC NOTICE #2002-35**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room is fully operational again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1996, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**06-Sep-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-32382	0626	ACE AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32383	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32384	0626	ACE INDEMNITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32385	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32361	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RULE CHANGE	LICENSE & PERMIT BONDS	0.00%
02-32468	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32451	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32441	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-32490	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32504	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32378	0660	AMERICAN MERCURY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE & FORM	SOLID GOLD-MECHANICAL BREAKDOWN INS.	14.90%
02-32471	0212	AMERICAN ZURICH INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32452	0212	AMERICAN ZURICH INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32442	0212	AMERICAN ZURICH INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-32492	0212	AMERICAN ZURICH INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32505	0212	AMERICAN ZURICH INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32474	0212	ASSURANCE CO. OF AMERICA	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32453	0212	ASSURANCE CO. OF AMERICA	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32443	0212	ASSURANCE CO. OF AMERICA	COMM	FIRE	RULE CHANGE	NONE	
02-32493	0212	ASSURANCE CO. OF AMERICA	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32506	0212	ASSURANCE CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32386	0626	BANKERS STANDARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32495	0000	CENTURY-NATIONAL INS. CO.	PERS	FIRE	RATE	PREFERRED & BALANCED	15.00%
02-32486	0000	CHURCH MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	20.00%
02-32431	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	OTHER LIABILITY	RATE	DWELLING FIRE	140.80%
02-32463	0038	FEDERAL INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32514	0007	FEDERATED MUTUAL INS. CO.	COMM	FIDELITY	RATE & FORM	NONE	5.00%
02-32515	0007	FEDERATED SVC INS. CO.	COMM	FIDELITY	RATE & FORM	NONE	5.00%
02-32475	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32454	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32444	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	FIRE	RULE CHANGE	NONE	
02-32494	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32507	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32482	0111	FIRST LIBERTY INS. CORP (THE)	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32466	0038	GREAT NORTHERN INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32387	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%

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**06-Sep-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-32497	0922	INS. CO. OF THE WEST	COMM	EARTHQUAKE	FORMS	DIC	
02-32484	0111	LIBERTY INS. CORP	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32485	0111	LIBERTY MUTUAL FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32487	0111	LIBERTY MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32489	0111	LM INS. CORP	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32462	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-32373	0785	MARKEL AMERICAN INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	0.00%
02-32374	0785	MARKEL INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	0.00%
02-32476	0212	MARYLAND CASUALTY CO.	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32456	0212	MARYLAND CASUALTY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32445	0212	MARYLAND CASUALTY CO.	COMM	FIRE	RULE CHANGE	NONE	
02-32498	0212	MARYLAND CASUALTY CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32508	0212	MARYLAND CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32450	2978	mitsui marine & fire ins. co. of america	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
02-32464	2978	mitsui marine & fire ins. co. of america	COMM	FIRE	NEW PROGRAM	NONE	0.00%
02-32365	2978	mitsui marine & fire ins. co. of america	COMM	INLAND MARINE	NEW PROGRAM	TRADITIONALLY NON-FILED CLASSES	0.00%
02-32480	2978	mitsui marine & fire ins. co. of america	COMM	OTHER LIABILITY	NEW PROGRAM	M&C, OL&T, PROD. LIAB.	0.00%
02-32465	0084	NATIONAL INTERSTATE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE & FORM	RECREATIONAL VEHICLE	7.71%
02-32372	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II DELUXE PROPERTY	0.00%
02-32455	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-32483	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	0.00%
02-32351	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	DEFENDER	
02-32477	0212	NORTHERN INS. CO. OF NEW YORK	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32458	0212	NORTHERN INS. CO. OF NEW YORK	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32446	0212	NORTHERN INS. CO. OF NEW YORK	COMM	FIRE	RULE CHANGE	NONE	
02-32500	0212	NORTHERN INS. CO. OF NEW YORK	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32510	0212	NORTHERN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32469	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32388	0626	PACIFIC EMPLOYERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32470	0038	PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32411	1218	PENN-AMERICA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-32472	0038	SAMSUNG FIRE & MARINE INS. CO., LTD. (UNITED STATES BRANCH)	COMM	MULTI-PERIL	FORMS	NONE	
02-32391	0169	SENTRY SELECT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR CARRIER NON-PASSENGER	7.10%
02-32509	0108	SPECIALTY NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	8.40%
02-32467	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIABILITY HEALTH & HUMAN SVCS	0.00%
02-32375	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	CONTRACTORS	

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02-32376	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	CONTRACTORS	
02-32377	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	CONTRACTORS	
02-32457	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
02-32371	0748	STAR INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32363	0748	STAR INS. CO.	COMM	FIDELITY	RULE CHANGE	NONE	0.00%
02-32334	0748	STAR INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-32335	0748	STAR INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	0.00%
02-32333	0748	STAR INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32362	0748	STAR INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-32364	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	INLAND MARINE	RATE & FORM	NONE	10.30%
02-32401	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	INLAND MARINE	RATE	TRADITIONALLY NON-FILED CLASSES	31.40%
02-32380	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-32331	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE PROPERTY	0.00%
02-32488	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	0.00%
02-32496	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-32379	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	FORMS	BOP OMNI II/MASTER PAC	
02-32332	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE PROPERTY	0.00%
02-32491	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	0.00%
02-32499	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-32381	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	FORMS	BOP OMNI II/MASTER PAC	
02-32352	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	DEFENDER	
02-32478	0212	VALIANT INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32459	0212	VALIANT INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32447	0212	VALIANT INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-32501	0212	VALIANT INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32511	0212	VALIANT INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32421	0215	VALLEY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	15.00%
02-32473	0038	VIGILANT INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-32389	0626	WESTCHESTER FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-32516	0273	WORKMEN'S AUTO INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
02-32479	0212	ZURICH AMERICAN INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	
02-32460	0212	ZURICH AMERICAN INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32448	0212	ZURICH AMERICAN INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-32502	0212	ZURICH AMERICAN INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32512	0212	ZURICH AMERICAN INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-32481	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	BOILER & MACHINERY	RULE CHANGE	NONE	

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02-32461	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-32449	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	FIRE	RULE CHANGE	NONE	
02-32503	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-32513	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	MULTI-PERIL	RULE CHANGE	NONE	

112 Total Applications Received

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-29741	08/02/02	NipponKoa Ins. Co., Limited	Commercial Boiler and Machinery	Rule Change		0.00%
Correct	02-29741	08/02/02	NipponKoa Ins. Co., Limited	Commercial Boiler and Machinery	Forms		
Incorrect	02-30341	08/02/02	Travelers Indemnity Co. of Connecticut (The)	Commercial Boiler and Machinery	Rule Change		0.00%
Correct	02-30341	08/02/02	Travelers Indemnity Co. of Connecticut (The)	Commercial Boiler and Machinery	Forms		
Incorrect	02-30351	08/02/02	Travelers Indemnity Co. of Illinois (The)	Commercial Boiler and Machinery	Rule Change		
Correct	02-30351	08/02/02	Travelers Indemnity Co. of Illinois (The)	Commercial Boiler and Machinery	Forms		
Incorrect	02-31752	08/23/02	Westport Ins. Corp.	Commercial Fidelity	Forms	Crime	
Correct	02-31752	08/23/02	Westport Ins. Corp.	Commercial Fidelity	Rule Change	Crime	
Incorrect	02-31753	08/23/02	Westport Ins. Corp.	Commercial Fidelity	Forms	Crime	
Correct	02-31753	08/23/02	Westport Ins. Corp.	Commercial Fidelity	Rule Change	Crime	